

<b>Information to identify the case:</b>		
Debtor 1:	<u>Israel Velez Jr</u>	Social Security number or ITIN: xxx-xx-1869
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Malada Velez</u>	Social Security number or ITIN: xxx-xx-6901
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 6/4/18
Case number:	18-21303-ABA	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Israel Velez Jr	Malada Velez
2. All other names used in the last 8 years		aka Malada Crespo
3. Address	496 W Weymouth Rd. Vineland, NJ 08360	496 W Weymouth Rd. Vineland, NJ 08360
4. Debtor's attorney Name and address	Thomas G. Egner McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 6/5/18

**For more information, see page 2**



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Israel Velez, Jr  
 Malada Velez  
 Debtors

Case No. 18-21303-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db/jdb +Israel Velez, Jr, Malada Velez, 496 W Weymouth Rd., Vineland, NJ 08360-1632  
 517572111 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
 Lancaster, PA 17601-4890  
 517572113 City of Vineland, Tax Dept., PO Box 1508, Vineland, NJ 08362-1508  
 517572115 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 517572116 +Dept of Ed / 582 / Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505  
 517572117 +Eos Cca, Attn: Bankruptcy, PO Box 329, Norwell, MA 02061-0329  
 517572118 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517572119 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517572120 +First Progress, PO Box 84010, Columbus, GA 31908-4010  
 517572125 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517572126 +PMAB, LLC, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636  
 517572128 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,  
 PO BOX 245, TRENTON NJ 08646-0245)  
 517572129 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tegner@mcdowelllegal.com Jun 05 2018 23:13:48 Thomas G. Egner,  
 McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052  
 tr +E-mail/Text: pmarraffa@standingtrustee.com Jun 05 2018 23:14:02 Isabel C. Balboa,  
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,  
 Cherry Hill, NJ 08002-2977  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2018 23:14:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 05 2018 23:14:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517572112 EDI: CAPITALONE.COM Jun 06 2018 02:53:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517572114 +EDI: WFNNB.COM Jun 06 2018 02:53:00 Comenitybank/kayjewelers, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 517572121 +E-mail/Text: jennifer.macedo@gatewayonlending.com Jun 05 2018 23:14:10  
 Gateway One Lending & Finance, Attn: Bankruptcy, 160 North Riverview Dr. Ste 100,  
 Anaheim, CA 92808-2293  
 517572123 +EDI: IRS.COM Jun 06 2018 02:53:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517572124 +E-mail/Text: kmorgan@morganlaw.com Jun 05 2018 23:15:22 Morgan, Bornstein & Morgan,  
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
 517572127 +EDI: SWCR.COM Jun 06 2018 02:53:00 Southwest Credit Systems, 4120 International Parkway,  
 Suite 1100, Carrollton, TX 75007-1958  
 517572130 +E-mail/Text: bankruptcyreports@wakeassoc.com Jun 05 2018 23:15:23 Wakefield & Associates,  
 830 E Platte Ave, Fort Morgan, CO 80701-3601

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517572122 Gsi Recovery Llc

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 309I

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Total Noticed: 24

Date Rcvd: Jun 05, 2018

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### **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0